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# High Water

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## FLOODPLAIN MANAGEMENT SECTION

444-6646

Volume 19

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### NEW MAPPING

Some helpful changes are being made in floodplain mapping. The Association of State Flood Plain Managers (ASFPM) Mapping and Engineering Committee has worked with the Federal Emergency Management Agency (FEMA) to have the floodplain identification maps published for the National Flood Insurance Program made more useful for floodplain managers and insurance agents.

The new mapping techniques will be used for maps and final studies to be released after October 1, 1985. There will no longer be two maps produced for each community (a Flood Insurance Rate Map and a Flood Boundary Floodway Map). Instead, one map will show all pertinent information, which will continue to be limited to the jurisdictional boundaries of incorporated communities and unincorporated areas in counties. In addition, major public structures will be included—hospitals, schools, city buildings. Each map will have an alpha-numeric grid with an index indicating flood-prone streets; the number of risk zones will be limited to eight. The 100-year floodplain will be shown as it is on the FIRM presently used and will show the floodway with slashed grid.

### LEGISLATION

House Bill No. 594 has been introduced to the 1985 Legislature by Representative John Cobb of Augusta to amend the Montana Floodplain and Floodway Management Act, Section 76-5-105, Montana Code Annotated. The amendment would require that written notice be given to property owners before state or local personnel conducting certain floodplain and floodway management activities enter their property. It would also require the release upon request of names and addresses of all persons or any political subdivision requesting the investigation of a natural or artificial obstruction or non-conforming use in the floodplain. These names become a matter of public record. Currently, they are only released upon request. This provision of the amendment only clarifies existing requirements. If owners or their agents can't be lo-

cated, a copy of the notice will be posted on the property. (Personnel might need to determine floodplain elevations or boundaries on the property, or check building permits for compliance with floodplain regulations.)  
The status of this bill is uncertain at this time. We will let you know the outcome in the June issue of High Water.

### SAP TO CAP

For the past four years, the Department of Natural Resources and Conservation has been participating in the State Assistance Program (SAP) with FEMA. SAP provided funds for DNRC to assist local officials whose communities are participating in the NFIP. Much of the assistance involved determining flood elevations, developing programs, using maps, etc.

FEMA feels that most communities should now be able to operate their own floodplain management program under the NFIP. With this in mind, FEMA has reorganized the SAP to direct its efforts to community assistance and program evaluation. The new program will be called the Community Assistance Program (CAP).

The specifics of the program will be in final form by June 1985 for implementation in October 1985. Generally, the CAP will emphasize identifying local community deficiencies and will assist local community officials to improve their programs.

### CHANGES

The NFIP has contracted with Computer Sciences Corporation to handle NFIP insurance services. James Quinn, Regional Representative, is responsible for training and providing information to insurance agents and lenders in Montana concerning NFIP flood insurance. He can be reached at:

Computer Sciences Corporation  
2801 Youngfield, Suite 320  
Golden, CO 80401  
(303) 231-9911

### KEEP THE HIGH WATER GOING?

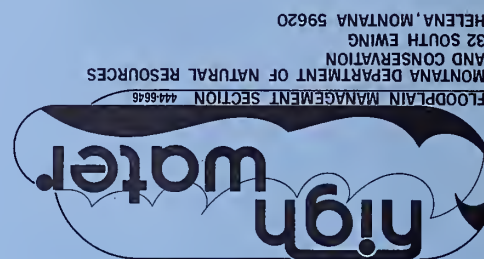
We have published 19 volumes of the High Water newsletter over a period of three years. It has grown from a printing of 175 to 500 copies per volume. We hope it has been an informative and useful resource.

We now need to determine if High Water should be continued. The Floodplain Management Section would like you to check your answers to the following questions, place this panel in an envelope, and mail it to us.

Do you use the information in High Water to:

- Answer inquiries regarding floodplain management or flood insurance? \_\_\_\_\_
- Keep up with trends in floodplain management? \_\_\_\_\_
- Understand state and national flooding problems? \_\_\_\_\_
- Find out about workshops? \_\_\_\_\_
- Do you keep back copies on file: yes \_\_\_\_\_ no \_\_\_\_\_
- Would you like publication of High Water to continue? yes \_\_\_\_\_ no \_\_\_\_\_





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## INSURANCE AGENTS AND LENDERS WORKSHOP

Mr. Quinn has scheduled several NFIP training workshops for agents and lenders in Montana to assist them with the National Flood Insurance Program requirements and other information.

If insurance agents or lenders have contacted you with questions or problems, it would be worthwhile for them to attend one of these workshops. Have them write or call Mr. Quinn at CSC to receive further information about the workshop location, date, and registration. A tentative schedule follows.

### WORKSHOPS

#### Insurance Agents

Billings —April 9  
Miles City —April 10  
Bozeman —June 25  
Great Falls —June 27

#### Lenders

Helena — June 26  
Great Falls — Sept. 11

## FLOODING

This past winter in Montana, extended sub-freezing weather caused more flooding than usual. Blacktail Deer Creek, Warm Springs Creek and the Missouri, Madison, Gallatin, and Clarks Fork of the Yellowstone rivers overtopped their banks, inundating normally dry lands. Ice within the channels forced these streams out of their banks, covering the floodplains with water, slush, and ice.

Several families were evacuated from the Old Town section of Three Forks in Gallatin County when the Madison River overtopped a levee as temperatures dropped below zero. Ice covered the ground in Old Town for several weeks. Although the area was protected somewhat by a levee, the ice caused the river to rise high enough to breach the levee in a low spot.

Floodplain managers should keep in mind that flood waters can cut off access to homes located in floodplains, even if they have been elevated in accordance with Montana flood-proofing regulations. Other problems can ensue. If power is interrupted, water pipes can freeze, causing serious damage.

Disaster officials, sheriffs, and county commissioners can hardly be expected to appreciate calls for help in the middle of the night from people who built on areas known to flood. As a floodplain manager, think before approving subdivisions in floodprone areas.

By late February, most of Montana had had close to an average snowpack, according to the latest snow survey reports. Then March came in like a lion, bringing up to three and four feet of snow to some areas. Heavy late winter and spring snow storms could bring the snowpack to the above normal range. This may not be a harbinger that flooding is imminent, but it certainly pays to be prepared.

## A REASON FOR NOT BUILDING BASEMENTS

Floodplain Dictionary: Basement—a well that you try to keep water out of.

In the years 1978 through 1982, the NFIP insured approximately 1,402,771 buildings without basements and 339,583 with basements. During this same period there were 100,920 claims on non-basement buildings compared to 96,859 for basement buildings. Although \$545,137,645 was paid in non-basement claims, \$626,115,487 was paid for buildings with basements. There are other reasons for limiting basement coverage, but economics is a major factor.

#### Floodplain Management Section Staff:

John Hamill, Supervisor  
Cindy Forgey, Technician/Clerk  
Tim Pool, Coordinator, NFIP

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